

## REMARKS/ARGUMENTS

Claims 1-75 are pending in the application. Claims 1-75 are objected to for not properly defining the acronym (XFS) within the claimed limitations; claims 1 and 75 are rejected on the ground of obviousness-type double patenting; claims 1-18, 22-24, 26-28, 38-55, 59-62, and 64-65 are rejected as anticipated under 35 U.S.C. § 102; claims 19-21, 25, 29-37, 56-58, 63, and 66-74 are objected to as being dependent upon a rejected base claim but indicated to be allowable if rewritten in independent form including all the limitations of the base claim and intervening claims; and claim 75 is allowed.

### *Claim Amendments*

Independent claim 1 is amended to include all the limitations of original claims 12 and 19 depending on claim 1 and independent claim 38 is amended to include all the limitations of original claims 49 and 56 depending on claim 38. In addition, independent claims 1, 38, and 75 are amended to define the acronym (XFS) as Extensions for Financial Services Protocol. Further, claims 12, 19, 49, and 56 are canceled, and claims 13-15, 17, 18, 20, 22, 23, 27, 50-52, 54, 55, 57, 59, 60, and 64 are amended to change dependency issues raised by the foregoing amendment and cancellation.

Support for the foregoing amendment is found throughout the specification and in the claims as detailed above. Accordingly, no new matter is added.

### *Claim Objections*

Claims 1-75 are objected to for not properly defining the acronym (XFS) within the claimed limitations. The foregoing amendment of independent claims 1, 38, and 75 defining the acronym (XFS) as Extensions for Financial Services Protocol for independent claims 1, 38, and 75 and each claim depending on independent claims 1 and 38 is believed to overcome the objection.

### *Claim Rejections - Double Patenting*

Claims 1 and 75 are rejected on the ground of obviousness-type double patenting over claims 1-31 of U.S. Patent No. 6,968,321. The terminal disclaimer submitted herewith is believed to overcome the obviousness-type double patenting rejection of claims 1 and 75.

***Claim Rejections - 35 USC §102***

Claims 1-18, 22-24, 26-28, 38-55, 59-62, and 64-65 are rejected as anticipated by Krawiec et al (US 7051096). The rejection is respectfully traversed and reconsideration is requested.

The cancellation of claims 12 and 49 renders the rejection of those claims moot. Further, the amendment of independent claim 1 to include all the limitations of claims 12 and 19 depending on original claim 1 and the amendment of independent claim 38 to include all the limitations of claims 49 and 56 depending on original claim 38 is believed to overcome the rejection of claims 1 and 38. Likewise, the forgoing amendment is believed to overcome the rejection of 2-11, 13-18, 20, 24, and 26-28 that depend on amended independent claim 1 and claims 39-48, 50-55, 59-62, 64, and 65 that depend on amended independent claim 38, and which recite further specific elements that have no reasonable correspondence with the reference.

***Allowed and Allowable Claims***

In response to the Examiner's statement that claims 19-21, 25, 29-37, 56-58, 63, and 66-74 are objected to as being dependent upon a rejected base claim but indicated to be allowable if rewritten in independent form including all the limitations of the base claim and intervening claims, the foregoing amendment of independent claim 1 to include all the limitations of original claims 12 and 19 depending on claim 1 and the amendment of independent claim 38 to include all the limitations of original claims 49 and 56 is believed to overcome the rejection of independent claims 1 and 38. Likewise, the foregoing amendment of claims 1 and 38 is believed to overcome the objection to claims 20, 21, 25, 29-37 that depend on amended claim 1 and claims 57, 58, 63, and 66-74 that depend on amended claim 38. As previously noted, claims 19 and 56 to which the Examiner also objected are canceled.

The Examiner's statement that claim 75 is allowed is noted.

**Conclusion**

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the Examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The Examiner is respectfully invited to telephone the undersigned at (704) 503-2579 to discuss any questions relating to the application. If any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same, or to credit any overpayment, to Deposit Account No. 50-4402.

Respectfully submitted,

Date: May 21, 2008

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